

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIFORNIA**

In re: Mark Kesel

Case No. 10-41653

**CHAPTER 11  
MONTHLY OPERATING REPORT  
(SMALL REAL ESTATE/INDIVIDUAL CASE)**

**SUMMARY OF FINANCIAL STATUS**

**MONTH ENDED:** 04/30/11

**PETITION DATE:** 02/16/10

1. Debtor in possession (or trustee) hereby submits this Monthly Operating Report on the Accrual Basis of accounting (or if checked here the Office of the U.S. Trustee or the Court has approved the Cash Basis of Accounting for the Debtor).

Dollars reported in \$1

|   | <u>End of Current Month</u> | <u>End of Prior Month</u> | <u>As of Petition Filing</u> |
|---|-----------------------------|---------------------------|------------------------------|
| 2. Asset and Liability Structure                              | \$39,774                    | \$39,432                  |                              |
| a. Current Assets   | \$2,808,318                 | \$2,782,484               | \$2,645,342                  |
| b. Total Assets   | \$27,376                    | \$26,446                  |                              |
| c. Current Liabilities  | \$4,106,296                 | \$4,105,366               | \$4,083,006                  |
| d. Total Liabilities  |                             |                           | Cumulative (Case to Date)    |
| 3. Statement of Cash Receipts & Disbursements for Month       | <u>Current Month</u>        | <u>Prior Month</u>        |                              |
| a. Total Receipts   | \$25,963                    | \$29,949                  | \$352,683                    |
| b. Total Disbursements  | \$25,622                    | \$37,872                  | \$346,631                    |
| c. Excess (Deficiency) of Receipts Over Disbursements (a - b) | \$341                       | (\$7,923)                 | \$6,052                      |
| d. Cash Balance Beginning of Month                            | \$18,276                    | \$26,199                  | \$256,225                    |
| e. Cash Balance End of Month (c + d)                          | \$18,617                    | \$18,276                  | \$262,307                    |
|   |                             |                           | Cumulative (Case to Date)    |
| 4. Profit/(Loss) from the Statement of Operations             | <u>Current Month</u>        | <u>Prior Month</u>        |                              |
| 5. Account Receivables (Pre and Post Petition)                | N/A                         | N/A                       | N/A                          |
| 6. Post-Petition Liabilities                                  | \$0                         | \$0                       |                              |
| 7. Past Due Post-Petition Account Payables (over 30 days)     | \$27,376                    | \$26,446                  |                              |
|   |                             |                           | (Case to Date)               |

**At the end of this reporting month:**

8. Have any payments been made on pre-petition debt, other than payments in the normal course to secured creditors or lessors? (if yes, attach listing including date of payment, amount of payment and name of payee) X
9. Have any payments been made to professionals? (if yes, attach listing including date of payment, amount of payment and name of payee) X
10. If the answer is yes to 8 or 9, were all such payments approved by the court? X
11. Have any payments been made to officers, insiders, shareholders, relatives? (if yes, attach listing including date of payment, amount and reason for payment, and name of payee) X
12. Is the estate insured for replacement cost of assets and for general liability? X
13. Are a plan and disclosure statement on file? X
14. Was there any post-petition borrowing during this reporting period? X
15. Check if paid: Post-petition taxes X; U.S. Trustee Quarterly Fees X; Check if filing is current for: Post-petition tax reporting and tax returns: X. (Attach explanation, if post-petition taxes or U.S. Trustee Quarterly Fees are not paid current or if post-petition tax reporting and tax return filings are not current.)

I declare under penalty of perjury I have reviewed the above summary and attached financial statements, and after making reasonable inquiry believe these documents are correct.

Date: 5.13.2011

Responsible Individual

## SCHEDULES TO THE BALANCE SHEET

### Schedule A Rental Income Information

**List the Rental Information Requested Below By Properties (For Rental Properties Only)**

|                                     | <u>Property 1</u> | <u>Property 2</u> | <u>Property 3</u> |
|-------------------------------------|-------------------|-------------------|-------------------|
| 1 Description of Property           | 1306 MLK Jr Way   |                   |                   |
| 2 Scheduled Gross Rents             | \$16,963          |                   |                   |
| Less:                               |                   |                   |                   |
| 3 Vacancy Factor                    |                   |                   |                   |
| 4 Free Rent Incentives              |                   |                   |                   |
| 5 Other Adjustments                 |                   |                   |                   |
| 6 Total Deductions                  | \$17,628          | \$0               | \$0               |
| 7 Scheduled Net Rents               | (\$665)           | \$0               | \$0               |
| 8 Less: Rents Receivable (2)        |                   |                   |                   |
| 9 Scheduled Net Rents Collected (2) | (\$665)           | \$0               | \$0               |

(2) To be completed by cash basis reporters only.

### Schedule B Recapitulation of Funds Held at End of Month

|   | <u>Account 1</u> | <u>Account 2</u>  | <u>Account 3</u> |
|---|------------------|-------------------|------------------|
| 10 Bank                                 | Wells Fargo Bank | Apt Building (MB) | Other            |
| 11 Account No.                          | 9526265245       | 41317556          |                  |
| 12 Account Purpose                      | Personal         |                   |                  |
| 13 Balance, End of Month                | \$5,133          | \$12,860          | \$625            |
| 14 Total Funds on Hand for all Accounts | \$18,618         |                   |                  |

Attach copies of the month end bank statement(s), reconciliation(s), and the check register(s) to the Monthly Operating Report.

**BALANCE SHEET**  
 (Small Real Estate/Individual Case)  
 For the Month Ended 04/30/11

|  |   | Check if<br>Exemption<br>Claimed on<br><u>Schedule C</u> | <u>Market Value</u>         |
|--|---|--|-----------------------------|
| <b>Assets</b>  |   |  |                             |
| <b>Current Assets</b>  |   |  |                             |
| 1 Cash and cash equivalents (including bank accts., CDs, etc.) |   |  | <u>\$18,618</u>             |
| 2 Accounts receivable (net)                                    |   |  |                             |
| 3 Retainer(s) paid to professionals                            |   |  |                             |
| 4 Other: <u>Retainer to Bankruptcy Attorney</u>                |   |  | <u>\$21,156</u>             |
| 5  |   |  |                             |
| <b>6 Total Current Assets</b>                                  |   |  | <b><u>\$39,774</u></b>      |
| <b>Long Term Assets (Market Value)</b>                         |   |  |                             |
| 7 Real Property (residential)                                  |   |  | <u>\$859,000</u>            |
| 8 Real property (rental or commercial)                         |   |  | <u>\$1,500,000</u>          |
| 9 Furniture, Fixtures, and Equipment                           | X |  | <u>\$5,225</u>              |
| 10 Vehicles  | X |  | <u>\$4,000</u>              |
| 11 Partnership interests                                       |   |  |                             |
| 12 Interest in corporations                                    |   |  |                             |
| 13 Stocks and bonds  |   |  | <u>\$8,958</u>              |
| 14 Interests in IRA, Keogh, other retirement plans             | X |  | <u>\$389,961</u>            |
| 15 Other:  | X |  | <u>\$1,400</u>              |
| 16 Personal items  |   |  |                             |
| <b>17 Total Long Term Assets</b>                               |   |  | <b><u>\$2,768,544</u></b>   |
| <b>18 Total Assets</b>   |   |  | <b><u>\$2,808,318</u></b>   |
| <b>Liabilities</b>   |   |  |                             |
| <b>Post-Petition Liabilities</b>                               |   |  |                             |
| <b>Current Liabilities</b>                                     |   |  |                             |
| 19 Post-petition not delinquent (under 30 days)                |   |  |                             |
| 20 Post-petition delinquent other than taxes (over 30 days)    |   |  |                             |
| 21 Post-petition delinquent taxes                              |   |  |                             |
| 22 Accrued professional fees                                   |   |  | <u>\$27,376</u>             |
| 23 Other:  |   |  |                             |
| 24   |   |  |                             |
| <b>25 Total Current Liabilities</b>                            |   |  | <b><u>\$27,376</u></b>      |
| <b>26 Long-Term Post Petition Debt</b>                         |   |  |                             |
| <b>27 Total Post-Petition Liabilities</b>                      |   |  | <b><u>\$27,376</u></b>      |
| <b>Pre-Petition Liabilities (allowed amount)</b>               |   |  |                             |
| 28 Secured claims (residence)                                  |   |  | <u>\$889,373</u>            |
| 29 Secured claims (other)                                      |   |  | <u>\$1,556,810</u>          |
| 30 Priority unsecured claims                                   |   |  | <u>\$0</u>                  |
| 31 General unsecured claims                                    |   |  | <u>\$1,632,737</u>          |
| 32 <b>Total Pre-Petition Liabilities</b>                       |   |  | <b><u>\$4,078,920</u></b>   |
| <b>33 Total Liabilities</b>                                    |   |  | <b><u>\$4,106,296</u></b>   |
| <b>Equity (Deficit)</b>  |   |  |                             |
| <b>34 Total Equity (Deficit)</b>                               |   |  | <b><u>(\$1,297,978)</u></b> |
| <b>35 Total Liabilities and Equity (Deficit)</b>               |   |  | <b><u>\$2,808,318</u></b>   |

**NOTE:**

Indicate the method used to estimate the market value of assets (e.g., appraisals; familiarity with comparable market prices, etc.) and the date the value was determined.

Revised 1/1/98

# Apartment Building

## STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS

Increase/(Decrease) in Cash and Cash Equivalents

For the Month Ended 04/30/11

Apartment

|  | Actual<br>Current Month | Cumulative<br>(Case to Date) |
|--|-------------------------|------------------------------|
| <b>Cash Receipts</b>                                   |                         |                              |
| 1 Rent/Leases Collected                                | \$16,853                | \$234,724                    |
| 2 Cash Received from Sales                             |                         |                              |
| 3 Interest Received                                    |                         |                              |
| 4 Borrowings   |                         |                              |
| 5 Funds from Shareholders, Partners, or Other Insiders |                         |                              |
| 6 Capital Contributions                                |                         |                              |
| 7 Laundry Income                                       | \$110                   | \$1,727                      |
| 8 Pet Deposit  |                         | \$300                        |
| 9 Security Deposit                                     |                         | \$6,900                      |
| 10   |                         |                              |
| 11   |                         |                              |
| <b>12 Total Cash Receipts</b>                          | <b>\$16,963</b>         | <b>\$243,651</b>             |
| <b>Cash Disbursements</b>                              |                         |                              |
| 13 Selling   |                         |                              |
| 14 Administrative                                      |                         | \$450                        |
| 15 Capital Expenditures                                |                         |                              |
| 16 Principal Payments on Debt                          |                         |                              |
| 17 Interest Paid                                       | \$6,695                 | \$94,986                     |
| Rent/Lease:  |                         |                              |
| 18 Personal Property                                   |                         |                              |
| 19 Real Property                                       | \$417                   | \$5,717                      |
| Amount Paid to Owner(s)/Officer(s)                     |                         |                              |
| 20 Salaries  |                         |                              |
| 21 Draws   | \$9,000                 | \$106,380                    |
| 22 Commissions/Royalties                               |                         |                              |
| 23 Expense Reimbursements                              |                         |                              |
| 24 Other (Education for daughter)                      |                         | \$1,000                      |
| 25 Salaries/Commissions (less employee withholding)    |                         |                              |
| 26 Management Fees (one time fee)                      |                         | \$1,500                      |
| Taxes:   |                         |                              |
| 27 Employee Withholding                                |                         |                              |
| 28 Employer Payroll Taxes                              |                         |                              |
| 29 Real Property Taxes                                 |                         |                              |
| 30 Other Taxes (Business license)                      |                         | \$7,339                      |
| 31 Other Cash Outflows:                                |                         |                              |
| 32 Utilities   | \$415                   | \$8,717                      |
| 33 Repairs   | \$1,100                 | \$9,215                      |
| 34 Office Exp.   |                         | \$65                         |
| 35 Security deposit Returns                            |                         | \$6,505                      |
| 36 Misc.   |                         | \$549                        |
| <b>37 Total Cash Disbursements:</b>                    | <b>\$17,628</b>         | <b>\$242,424</b>             |
| <b>38 Net Increase (Decrease) in Cash</b>              | <b>(\$664)</b>          | <b>\$778</b>                 |
| <b>39 Cash Balance, Beginning of Period</b>            | <b>\$13,524</b>         |                              |
| <b>40 Cash Balance, End of Period</b>                  | <b>\$12,860</b>         |                              |

Revised 1/1/98

# STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS

Increase/(Decrease) in Cash and Cash Equivalents

For the Month Ended 04/30/11

Personal

|   |  | Actual<br>Current Month | Cumulative<br>(Case to Date) |
|---|--|-------------------------|------------------------------|
| <b>Cash Receipts</b>  |  |                         |                              |
| 1 Rent/Leases Collected   |  |                         |                              |
| 2 Cash Received from Sales  |  |                         |                              |
| 3 Interest Received   |  |                         |                              |
| 4 Borrowings  |  |                         |                              |
| 5 Funds from Shareholders, Partners, or Other Insiders            |  |                         |                              |
| 6 Capital Contributions   |  |                         |                              |
| 7 Draws   |  | \$9,000                 | \$105,800                    |
| 8 Transfer from old accounts                                      |  |                         | \$1,695                      |
| 9 Rebates   |  |                         | \$1,537                      |
| 10  |  |                         |                              |
| 11  |  |                         |                              |
| <b>12 Total Cash Receipts</b>                                     |  | <b>\$9,000</b>          | <b>\$109,032</b>             |
| <b>Cash Disbursements</b>   |  |                         |                              |
| 13 Selling  |  |                         |                              |
| 14 Administrative   |  |                         |                              |
| 15 Capital Expenditures   |  |                         |                              |
| 16 Principal Payments on Debt                                     |  |                         |                              |
| 17 Interest Paid (for December 2010 and January 2011)             |  | \$715                   | \$9,856                      |
| Rent/Lease:   |  |                         |                              |
| 18 Personal Property  |  |                         |                              |
| 19 Real Property  |  |                         |                              |
| Amount Paid to Owner(s)/Officer(s)                                |  |                         |                              |
| 20 Salaries   |  |                         |                              |
| 21 Draws  |  |                         |                              |
| 22 Commissions/Royalties  |  |                         |                              |
| 23 Expense Reimbursements   |  |                         |                              |
| 24 Other  |  |                         |                              |
| 25 Salaries/Commissions (less employee withholding)               |  |                         |                              |
| 26 Management Fees  |  |                         |                              |
| Taxes:  |  |                         |                              |
| 27 Employee Withholding   |  |                         |                              |
| 28 Employer Payroll Taxes   |  |                         |                              |
| 29 Real Property Taxes  |  |                         | \$10,479                     |
| 30 Other Taxes (US Trustee)                                       |  |                         | \$2,600                      |
| 31 Other Cash Outflows:   |  |                         |                              |
| 32 Utilities  |  |                         | \$4,423                      |
| 33 Mortgage Payment   |  | \$2,775                 | \$33,250                     |
| 34 Insurance  |  | \$156                   | \$7,678                      |
| 35 Child support  |  | \$750                   | \$8,600                      |
| 36 Household exp. (including Medical exp. \$1050, School \$1,800) |  | \$3,598                 | \$24,131                     |
| <b>37 Total Cash Disbursements:</b>                               |  | <b>\$7,994</b>          | <b>\$101,017</b>             |
| <b>38 Net Increase (Decrease) in Cash</b>                         |  | <b>\$1,006</b>          | <b>\$1,006</b>               |
| <b>39 Cash Balance, Beginning of Period</b>                       |  | <b>\$4,127</b>          | <b>\$4,127</b>               |
| <b>40 Cash Balance, End of Period</b>                             |  | <b>\$5,133</b>          | <b>\$5,133</b>               |

Revised 1/1/98

Apartment account

NEOVISION, LLC  
1025 SOLANO AVE  
ALBANY CA 94706

30-0  
2  
9

Transactions restricted by the Unlawful Internet Gambling Enforcement Act of 2006 (UIGEA) are prohibited from being processed through this commercial account. This prohibition is effective as of June 1, 2010.

RELATIONSHIP BUSINESS CHECKING ACCOUNT 41317556

|                       |           |                         |           |
|-----------------------|-----------|-------------------------|-----------|
| MINIMUM BALANCE       | 12,268.36 | LAST STATEMENT 03/31/11 | 13,524.04 |
| AVG AVAILABLE BALANCE | 14,156.50 | 2 CREDITS               | 16,963.36 |
| AVERAGE BALANCE       | 14,741.45 | 10 DEBITS               | 17,627.86 |
|                       |           | THIS STATEMENT 04/29/11 | 12,859.54 |

Ok

| REF # | DATE  | AMOUNT   | REF # | DATE  | AMOUNT    | REF # | DATE | AMOUNT |
|-------|-------|----------|-------|-------|-----------|-------|------|--------|
| 6     | 04/19 | 1,800.00 | 7     | 04/04 | 15,163.36 |       |      |        |

CHECKS

|         |       |        |         |       |          |         |       |          |
|---------|-------|--------|---------|-------|----------|---------|-------|----------|
| CHECK # | DATE  | AMOUNT | CHECK # | DATE  | AMOUNT   | CHECK # | DATE  | AMOUNT   |
| 1175    | 04/11 | 150.43 | 1178    | 04/05 | 4,000.00 | 1181    | 04/12 | 5,000.00 |
| 1176    | 04/11 | 105.00 | 1179    | 04/19 | 500.00   | 1182    | 04/20 | 600.00   |
| 1177    | 04/06 | 417.29 | 1180    | 04/14 | 50.99    | 1183    | 04/22 | 108.82   |

OTHER DEBITS

| DESCRIPTION             | DATE  | AMOUNT   |
|-------------------------|-------|----------|
| COHEN RECEIPT CASH CONC | 04/06 | 6,695.33 |

DAILY BALANCE

| DATE  | BALANCE   | DATE  | BALANCE   | DATE  | BALANCE   |
|-------|-----------|-------|-----------|-------|-----------|
| 04/04 | 28,687.40 | 04/11 | 17,319.35 | 04/19 | 13,568.36 |
| 04/05 | 24,687.40 | 04/12 | 12,319.35 | 04/20 | 12,968.36 |
| 04/06 | 17,574.78 | 04/14 | 12,268.36 | 04/22 | 12,859.54 |

**Mechanics Bank**  
Commitment That Lasts Generations

|   |           |
|---|-----------|
| NEOVISION, LLC<br>1025 SOLANO AVE<br>ALBANY, CA 94706           | 1175      |
| DATE 04/04/2011   |           |
| PAY TO PG & E<br><i>One hundred fifty and 43/100 DOLLARS 00</i> | \$ 150.43 |
| <i>Check No. 1175 Amt \$150.43 Paid 04/11/11</i>                |           |

Chk No. 1175 Amt \$150.43 Paid 04/11/11

|   |           |
|---|-----------|
| NEOVISION, LLC<br>1025 SOLANO AVE<br>ALBANY, CA 94706                             | 1177      |
| DATE 04/04/2011   |           |
| PAY TO Informetric System<br><i>Four hundred seventeent and 29/100 DOLLARS 00</i> | \$ 417.29 |
| <i>Check No. 1177 Amt \$417.29 Paid 04/06/11</i>                                  |           |

Chk No. 1177 Amt \$417.29 Paid 04/06/11

|   |           |
|---|-----------|
| NEOVISION, LLC<br>1025 SOLANO AVE<br>ALBANY, CA 94706 | 1179      |
| DATE Apr. 5 2011                                      |           |
| PAY TO Eric Gaseyne<br><i>Five hundred \$ 500.00</i>  | \$ 500.00 |
| <i>Check No. 1179 Amt \$500.00 Paid 04/19/11</i>      |           |

Chk No. 1179 Amt \$500.00 Paid 04/19/11

|   |             |
|---|-------------|
| NEOVISION, LLC<br>1025 SOLANO AVE<br>ALBANY, CA 94706           | 1181        |
| DATE 04/11/2011   |             |
| PAY TO Mark kesel<br><i>Five thousand and 00/100 DOLLARS 00</i> | \$ 5,000.00 |
| <i>Check No. 1181 Amt \$5,000.00 Paid 04/12/11</i>              |             |

Chk No. 1181 Amt \$5,000.00 Paid 04/12/11

|  |           |
|--|-----------|
| NEOVISION, LLC<br>1025 SOLANO AVE<br>ALBANY, CA 94706                        | 1183      |
| DATE 04/19/2011  |           |
| PAY TO AT&T Payment Center<br><i>One hundred eight and 82/100 DOLLARS 00</i> | \$ 108.82 |
| <i>Check No. 1183 Amt \$108.82 Paid 04/22/11</i>                             |           |

Chk No. 1183 Amt \$108.82 Paid 04/22/11

|   |           |
|---|-----------|
| NEOVISION, LLC<br>1025 SOLANO AVE<br>ALBANY, CA 94706                             | 1176      |
| DATE 04/04/2011   |           |
| PAY TO Electronic Sentry Systems<br><i>One hundred five and 00/100 DOLLARS 00</i> | \$ 105.00 |
| <i>Check No. 1176 Amt \$105.00 Paid 04/11/11</i>                                  |           |

Chk No. 1176 Amt \$105.00 Paid 04/11/11

|   |             |
|---|-------------|
| NEOVISION, LLC<br>1025 SOLANO AVE<br>ALBANY, CA 94706           | 1178        |
| DATE 04/04/2011   |             |
| PAY TO Mark Kesel<br><i>Four thousand one 01/100 DOLLARS 00</i> | \$ 4,001.00 |
| <i>Check No. 1178 Amt \$4,001.00 Paid 04/05/11</i>              |             |

Chk No. 1178 Amt \$4,001.00 Paid 04/05/11

|   |          |
|---|----------|
| NEOVISION, LLC<br>1025 SOLANO AVE<br>ALBANY, CA 94706 | 1180     |
| DATE 04/11/2011                                       |          |
| PAY TO PG & E<br><i>Fifty and 99/100 DOLLARS 00</i>   | \$ 50.99 |
| <i>Check No. 1180 Amt \$50.99 Paid 04/14/11</i>       |          |

Chk No. 1180 Amt \$50.99 Paid 04/14/11

|  |           |
|--|-----------|
| NEOVISION, LLC<br>1025 SOLANO AVE<br>ALBANY, CA 94706        | 1182      |
| DATE Apr. 15 2011  |           |
| PAY TO Dennis Lashov<br><i>Six hundred 00/100 DOLLARS 00</i> | \$ 600.00 |
| <i>Check No. 1182 Amt \$600.00 Paid 04/20/11</i>             |           |

Chk No. 1182 Amt \$600.00 Paid 04/20/11

**For Your Protection:** Please examine this statement and report any discrepancy within 30 days.

# PMA® Wells Fargo® PMA Package

Questions? Please contact us:

**Wells Fargo Premier Banking Team™**

Available 24 hours a day, 7 days a week

Phone: 1-800-742-4932 , TTY: 1-800-600-4833

Spanish: 1-877-727-2932 , TTY: 1-888-355-6052

Chinese: 1-800-288-2288

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A.

P.O. Box 6995

Portland, OR 97228-6995

MARK KESEL  
DEBTOR IN POSSESSION  
CH 11 CASE# 10-41653 (NCA)  
59 STRATFORD RD  
KENSINGTON CA 94707-1241

## April 30, 2011

|               |            |
|---------------|------------|
| Total assets: | \$5,233.72 |
| Last month:   | \$4,227.66 |
| Change in \$: | \$1,006.06 |
| Change in %:  | 23.80%     |

|                    |              |
|--------------------|--------------|
| Total liabilities: | \$198,623.08 |
| Last month:        | \$198,648.16 |
| Change in \$:      | \$(25.08)    |
| Change in %:       | (0.01)%      |

**PMA Qualifying Balance : \$203,856.80**

| Contents                         | Page |
|----------------------------------|------|
| Overview.....                    | 2    |
| PMA® Prime Checking Account..... | 4    |
| Savings.....                     | 6    |

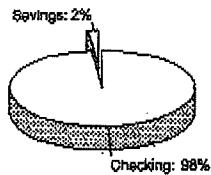
WELLS  
FARGO

## Overview of your PMA account

### Assets

| Account (Account Number)                       | Percent of total | Balance last month (\$) | Balance this month (\$) | Increase/decrease (\$) | Percent change |
|--|------------------|-------------------------|-------------------------|------------------------|----------------|
| PMA® Prime Checking Account (9526265245)       | 98%              | 4,126.83                | 5,132.88                | 1,006.05               | 24.38%         |
| Wells Fargo Money Market Savings™ (2527627471) | 2%               | 100.83                  | 100.84                  | 0.01                   | 0.01%          |
| <b>Total assets</b>                            |                  | <b>\$4,227.66</b>       | <b>\$5,233.72</b>       | <b>\$1,006.06</b>      | <b>23.80%</b>  |

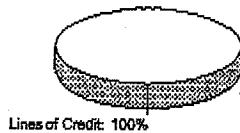
#### Total asset allocation (by account type)



### Liabilities

| Account (Account Number)                   | Percent of total | Outstanding balance last month (\$) | Outstanding balance this month (\$) | Increase/decrease (\$) | Percent change |
|--|------------------|-------------------------------------|-------------------------------------|------------------------|----------------|
| Smartfit Home Equity LCA (6519200207-1998) | 100%             | 198,648.16                          | 198,623.08                          | (25.08)                | (0.01)%        |
| <b>Total liabilities</b>                   |                  | <b>\$198,648.16</b>                 | <b>\$198,623.08</b>                 | <b>(\$25.08)</b>       | <b>(0.01)%</b> |

#### Total liability allocation (by account type)



### Available credit

The information below may not be current. Be sure to verify the credit available on your accounts when accessing your credit lines.

| Account                                    | Approved credit line | Credit used         | Credit available |
|--|----------------------|---------------------|------------------|
| Smartfit Home Equity LCA (6519200207-1998) | 200,000.00           | 197,932.00          | 0.00             |
| <b>Total available credit</b>              | <b>\$200,000.00</b>  | <b>\$197,932.00</b> | <b>\$0.00</b>    |

WELLS  
FARGO

## OVERVIEW OF YOUR PMA ACCOUNT (CONTINUED)

### Interest, dividends and other income

The information below should not be used for tax planning purposes.

| Account   | This month    | This year     |
|---|---------------|---------------|
| PMA® Prime Checking Account (9526265245)          | 0.22          | 0.70          |
| Wells Fargo Money Market Savings™ (2527627471)    | 0.01          | 0.05          |
| <b>Total interest, dividends and other income</b> | <b>\$0.23</b> | <b>\$0.75</b> |

### Interest expense

| Account                                    | This month      | This year         |
|--|-----------------|-------------------|
| Smartfit Home Equity LCA (6519200207-1888) | 639.54          | 2,069.54          |
| <b>Total Interest expense</b>              | <b>\$639.54</b> | <b>\$2,069.54</b> |

The "Overview of your PMA Account" section of your statement is provided for informational and convenience purposes. The Overview shows activity and information from (1) deposit, credit and trust accounts with Wells Fargo Bank, N.A., and (2) brokerage accounts with Wells Fargo Advisors, LLC, HD Vest Investment Services or Wells Fargo Advisors Financial Network, LLC (members SIPC); brokerage accounts are carried and cleared through First Clearing, LLC; (3) Wells Fargo Funds Management, LLC provides investment advisory and administrative services for Wells Fargo Advantage Funds; other affiliates provide subadvisory and other services for the Funds; and (4) insurance products offered through non-bank insurance agency affiliates of Wells Fargo & Company and underwritten by unaffiliated insurance companies.

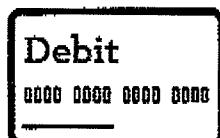
#### Important Wells Fargo ExpressSend Service Information

We would like to inform you about several recent changes to your Wells Fargo ExpressSend agreement(s). Terms and Conditions Section 10:

##### Effective immediately

- The maximum aggregate daily transfer limit for account and cash-based service agreements to all remittance network members in Mexico, El Salvador, Guatemala, Honduras, and Argentina is now \$1,500 US dollars per day. The daily transfer limit for FAMSA in Mexico will continue at the Mexican peso equivalent for \$1,000 US dollars per day.
- The maximum combined total daily amount that can be sent from all account and cash-based service agreements to all countries is now \$5,000 US dollars per day.
- The maximum combined total amount that can be sent during any rolling 30-day period from all account and cash-based service agreements is now \$12,500 US dollars.

If you have any questions please call 1-800-556-0605. Thank you for using the ExpressSend service when sending money home.


**Debit**

Take control of your account. Set your debit card preference today.

We've changed the way debit card transactions are approved. Please make sure your debit card works the way you expect.

For more information, please visit [wellsfargo.com/overdraftservices](http://wellsfargo.com/overdraftservices) or talk with your local banker.



## PMA® Prime Checking Account

**Activity summary**

|                          |                   |
|--------------------------|-------------------|
| Balance on 4/1           | 4,126.83          |
| Deposits/Additions       | 9,000.22          |
| Withdrawals/Subtractions | -7,994.17         |
| <b>Balance on 4/30</b>   | <b>\$5,132.88</b> |

Account number: 9526265245

**MARK KESEL**  
**DEBTOR IN POSSESSION**  
**CH 11 CASE#10-41653 (NCA)**

Wells Fargo Bank, N.A., California (Member FDIC)

Questions about your account: **1-800-742-4932**

Worksheet to balance your account and General Statement Policies can be found towards the end of this statement.

**Overdraft protection**

Your account is linked to the following for Overdraft Protection:

- Savings -2527627471

**Interest you've earned**

|                                      |            |
|--------------------------------------|------------|
| Interest earned this month           | \$0.22     |
| Average collected balance this month | \$5,311.61 |
| Annual percentage yield earned       | 0.05%      |
| Interest paid this year              | \$0.70     |

**Transaction history**

| Date | Description   | Check No. | Deposits/<br>Additions | Withdrawals/<br>Subtractions | Ending Daily<br>Balance |
|------|---|-----------|------------------------|------------------------------|-------------------------|
|      | <b>Beginning balance on 4/1</b>   |           |                        |                              | <b>4,126.83</b>         |
| 4/4  | Deposit   |           | 4,000.00               |                              | 8,126.83                |
| 4/5  | Bank of America Mortgage Apr 11 Xxxxxx4921 Kesel M  |           |                        | 2,774.66                     | 5,352.17                |
| 4/6  | Bill Pay Equity On-Line Xxxxxxx2071998 On 04-06   |           |                        | 715.00                       |                         |
| 4/6  | Cardmember Serv Web Pymt 110405 462300856537783<br>Kesel,Mark   |           |                        | 335.40                       | 4,301.77                |
| 4/7  | Check   | 3091      |                        | 10.00                        | 4,291.77                |
| 4/11 | Deposit   |           | 5,000.00               |                              |                         |
| 4/11 | Check   | 3092      |                        | 50.00                        | 8,241.77                |
| 4/12 | Check   | 3096      |                        | 1,800.00                     | 7,441.77                |
| 4/13 | Check   | 3094      |                        | 55.42                        | 7,386.35                |
| 4/14 | Check   | 3095      |                        | 1,000.00                     | 6,386.35                |
| 4/19 | Check   | 3093      |                        | 750.00                       | 5,636.35                |
| 4/25 | POSPurchase - 04/23 Mach ID 000000 Marshall's Marsh El<br>Cerrito CA 7442 00581113833481536 ?McC=5651 |           |                        | 99.17                        | 5,537.18                |
| 4/26 | Cardmember Serv Web Pymt 110423 462300856537783<br>Kesel,Mark   |           |                        |                              | 248.52                  |
| 4/26 | Amthem Bc RA-0201003 110425 000000231232499 Mark Kesel  |           |                        |                              | 156.00                  |
| 4/29 | Interest Payment  |           | 0.22                   |                              | 5,132.66                |
|      | <b>Ending balance on 4/30</b>   |           |                        |                              | <b>5,132.88</b>         |
|      | <b>Totals</b>   |           | <b>\$9,000.22</b>      | <b>\$7,994.17</b>            |                         |

**Summary of checks written (checks listed are also displayed in the preceding Transaction history section)**

| Number | Date | \$ Amount | Number | Date | \$ Amount | Number | Date | \$ Amount |
|--------|------|-----------|--------|------|-----------|--------|------|-----------|
| 3091   | 4/7  | 10.00     | 3093   | 4/19 | 750.00    | 3095   | 4/14 | 1,000.00  |
| 3092   | 4/11 | 50.00     | 3094   | 4/13 | 55.42     | 3096   | 4/12 | 1,800.00  |



# Wells Fargo Money Market Savings<sup>SM</sup>

**Activity summary**

|                          |                 |
|--------------------------|-----------------|
| Balance on 4/1           | 100.83          |
| Deposits/Additions       | 0.01            |
| Withdrawals/Subtractions | -0.00           |
| <b>Balance on 4/30</b>   | <b>\$100.84</b> |

Account number: 2527627471

**MARK KESEL**  
**DEBTORIN POSSESSION**  
**CH 11 CASE#10-41653 (NCA)**

Wells Fargo Bank, N.A., California (Member FDIC)

Questions about your account: **1-800-742-4932**

Worksheet to balance your account and General Statement Policies can be found towards the end of this statement.

**Interest you've earned**

|                                      |          |
|--------------------------------------|----------|
| Interest earned this month           | \$0.01   |
| Average collected balance this month | \$100.83 |
| Annual percentage yield earned       | 0.12%    |
| Interest paid this year              | \$0.05   |

**Transaction history**

| Date | Description                     | Deposits/<br>Additions | Withdrawals/<br>Subtractions | Ending Daily<br>Balance |
|------|---------------------------------|------------------------|------------------------------|-------------------------|
|      | <b>Beginning balance on 4/1</b> |                        |                              | <b>100.83</b>           |
| 4/29 | Interest Payment                | 0.01                   |                              | 100.84                  |
|      | <b>Ending balance on 4/30</b>   |                        |                              | <b>100.84</b>           |
|      | <b>Totals</b>                   | <b>\$0.01</b>          | <b>\$0.00</b>                |                         |



# Bank of America



0702 P P  
E0-2

CD 05/03 1 0000 447 1 990 020833 #01 AV 0.340

MARK KESEL  
1025 SOLANO AVE  
ALBANY CA 94706-1617

## Your Bank of America Prima Account Statement

Statement Period:  
March 29 through April 26, 2011

Account Number: 07028-01795

At Your Service  
Call: 510.649.6600

Written Inquiries  
Bank of America  
Albany Branch  
PO Box 37176  
San Francisco, CA 94137-0176

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business and we enjoy serving you.

Our Online Banking service allows you to check balances, track account activity and more. With Online Banking you can also view up to 18 months of this statement online and even turn off delivery of your paper statement. Enroll at [www.bankofamerica.com](http://www.bankofamerica.com).

### Summary of Your Prima Interest Checking Account

|                               |          |
|-------------------------------|----------|
| Beginning Balance on 03/29/11 | \$379.63 |
| Ending Balance                | \$379.63 |

OK

|  |   |
|--|---|
| Number of ATM withdrawals and transfers  | 0 |
| Number of purchase transactions          | 0 |
| Number of 24 Hour Customer Service Calls |   |
| Self-Service                             | 0 |
| Assisted                                 | 0 |

### Important Information About Your Account

If you are a Keep the Change customer and enrolled in Keep the Change before December 1, 2010: Beginning June 6, 2011 we will no longer provide the on-going match in Keep the Change. We will pay the match on all qualifying transactions through June 6, 2011 (up to a maximum of \$250 per year).

Other features of this service remain unchanged. We'll continue to round up qualified debit card transactions to the nearest dollar and automatically transfer the difference to your linked savings account.

California

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Recycled Paper



# Bank of America



0702 P P  
EO-2

CD 05/06 1 0000 106 1 950 012140 #001 AV 0.340

MARK KESEL  
1025 SOLANO AVE  
ALBANY CA 94706-1617

Pers.

## Your Bank of America Prima Account Statement

Statement Period:  
April 1 through April 29, 2011

Account Number: 07021-61806

At Your Service  
Call: 510.649.6600

Written Inquiries  
Bank of America  
Albany Branch  
PO Box 37176  
San Francisco, CA 94137-0176

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### Summary of Your Prima Interest Checking Account

|                               |         |
|-------------------------------|---------|
| Beginning Balance on 04/01/11 | \$61.61 |
| Ending Balance                | \$61.61 |

OK

|  |   |
|--|---|
| Number of ATM withdrawals and transfers  | 0 |
| Number of purchase transactions          | 0 |
| Number of 24 Hour Customer Service Calls | 0 |
| Self-Service                             | 0 |
| Assisted                                 | 0 |

### Important Information About Your Account

If you are a Keep the Change customer and enrolled in Keep the Change before December 1, 2010: Beginning June 6, 2011 we will no longer provide the on-going match in Keep the Change. We will pay the match on all qualifying transactions through June 6, 2011 (up to a maximum of \$250 per year).

Other features of this service remain unchanged. We'll continue to round up qualified debit card transactions to the nearest dollar and automatically transfer the difference to your linked savings account.

California

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